

**U.S. SMALL BUSINESS ADMINISTRATION**  
**RICHMOND, VA DISTRICT OFFICE**  
**LENDER RANKING**  
**(7(a) LOAN GUARANTEES AND 504 DEBENTURES)**

LOANS AS OF:			10/01/2006-12/31/2006						
			Loans	\$ AMT					
1	INNOVATIVE BANK	CEX	39	\$670,000	83	NARA BANK, N.A.	PLP	0	\$0
2	CAPITAL ONE, FEDERAL SAVINGS BANK	EXP	36	\$1,630,000	84	NATIONAL BANK OF BLACKSBURG, THE	EXP	0	\$0
3	BANK OF AMERICA, N.A.	EXP	32	\$811,500	85	NATIONAL BANK OF FREDERICKSBURG, THE	EXP	0	\$0
4	BUSINESS FINANCE GROUP, INC.	CDC	17	\$11,068,000	86	NATIONAL COOPERATIVE BANK (A/K/A NCB, FSB)		0	\$0
5	PNC BANK, N. A.	PLP	14	\$3,560,000	87	OCEAN BANK, F.S.B.		0	\$0
6	BRANCH BANKING AND TRUST COMPANY	EXP	14	\$3,484,700	88	OLD POINT NATIONAL BANK OF PHOEBUS, THE	EXP	0	\$0
7	CIT SMALL BUSINESS LENDING CORP.	PLP	13	\$5,857,000	89	PACIFIC CITY BANK		0	\$0
8	SUNTRUST BANK	EXP	11	\$660,000	90	PAGE VALLEY BANK, THE	EXP	0	\$0
9	SUPERIOR FINANCIAL GROUP, LLC	CEX	10	\$70,000	91	PEOPLES BANK OF VIRGINIA	EXP	0	\$0
10	TIDEWATER BUSINESS FINANCING CORP.	CDC	8	\$3,089,000	92	PLANTERS BANK & TRUST COMPANY		0	\$0
11	RESOURCE BANK	PLP	7	\$2,595,000	93	ROCKINGHAM HERITAGE BANK	EXP	0	\$0
12	BUSINESS LOAN CENTER, THE	CEX	7	\$1,096,000	94	ROYAL BANK AMERICA		0	\$0
13	NEWTEK SMALL BUSINESS FINANCE INC.	PLP	6	\$900,300	95	SECOND BANK & TRUST		0	\$0
14	FIRST CAPITAL BANK	EXP	6	\$360,000	96	SKY BANK		0	\$0
15	MANUFACTURERS & TRADERS TRUST COMPANY	EXP	6	\$260,000	97	SMALL BUSINESS LOAN SOURCE INC.		0	\$0
16	POPULAR SMALL BUSINESS FINANCING	PLP	4	\$2,335,000	98	SMITH RIVER COMMUNITY BANK, N.A.		0	\$0
17	WACHOVIA BANK	PLP	4	\$1,535,900	99	SOUTHWEST COMMUNITY BANK	PLP	0	\$0
18	RAPPAHANNOCK ECONOMIC DEV. CORP.	CDC	4	\$1,115,000	100	SPECTRUM BANK		0	\$0
19	SURREY BANK & TRUST	EXP	4	\$402,700	101	STAR BUSINESS & INDUSTRIAL DEVELOPMENT		0	\$0
20	JAMES RIVER DEVELOPMENT CORP.	CDC	3	\$2,210,000	102	STEARNS BANK NATIONAL ASSOCIATION		0	\$0
21	CITIZENS BANK AND TRUST COMPANY	EXP	3	\$325,000	103	SUFFOLKFIRST BANK		0	\$0
22	WELLS FARGO BANK, N.A.	EXP	3	\$120,000	104	SUSQUEHANNA BANK PA		0	\$0
23	VIRGINIA HEARTLAND BANK	EXP	3	\$50,600	105	TOWNEBANK		0	\$0
24	CARDINAL BANK, N.A.	EXP	2	\$1,080,000	106	TRUPOINT BANK		0	\$0
25	VILLAGE BANK	EXP	2	\$617,800	107	UNION BANK AND TRUST COMPANY		0	\$0
26	MILLENNIUM BANK, N.A.		2	\$525,000	108	UNITED MIDWEST SAVINGS BANK		0	\$0
27	FAUQUIER BANK, THE	EXP	2	\$150,000	109	UNITI BANK		0	\$0
28	SONABANK, N.A.	PLP	2	\$150,000	110	UNITY BANK		0	\$0
29	TEMECULA VALLEY BANK, N.A.	PLP	1	\$1,026,000	111	UPS CAPITAL BUSINESS CREDIT	PLP	0	\$0
30	AMERICAN NATIONAL BANK & TRUST COMPANY		1	\$618,462	112	VALLEY BANK	EXP	0	\$0
31	RICHMOND ECONOMIC DEVELOPMENT CORP.	CDC	1	\$578,000	113	VALLEY NATIONAL BANK	PLP	0	\$0
32	BUSINESS LENDERS, INC.	PLP	1	\$500,000	114	VIRGINIA COMMERCE BANK		0	\$0
33	EAGLE BANK	PLP	1	\$350,000	115	VIRGINIA NATIONAL BANK	EXP	0	\$0
34	COMMERCE BANK, N.A.		1	\$270,000	116	WOORI AMERICA BANK		0	\$0
35	WILSHIRE STATE BANK		1	\$259,000		TOTALS		279	\$50,893,962
36	UNITED CENTRAL BANK	PLP	1	\$162,500					
37	PIONEER BANK	EXP	1	\$120,000		COMMUNITY BANKS (LESS THAN \$500M IN ASSETS)		#	\$
38	MERCANTILE-SAFE DEPOSIT & TRUST COMPANY	EXP	1	\$75,000	1.	FIRST CAPITAL BANK		6	\$360,000
39	UVA COMMUNITY CREDIT UNION, INC.		1	\$75,000	2.	SURREY BANK & TRUST		4	\$402,700
40	BANK OF THE COMMONWEALTH	EXP	1	\$72,500	3.	CITIZENS BANK & TRUST CO.		3	\$325,000
41	JPMORGAN CHASE BANK, N.A.	EXP	1	\$25,000	4.	VIRGINIA HEARTLAND BANK		3	\$50,600
42	PROVIDENT BANK OF MARYLAND	EXP	1	\$25,000	2.	VILLAGE BANK		2	\$617,800
43	BANK OF POWHATAN, N.A.	EXP	1	\$9,000					
44	ACCESS NATIONAL BANK	EXP	0	\$0		INTERMEDIATE BANKS			
45	ADAMS NATIONAL BANK		0	\$0		(FROM \$500M TO \$2.0B IN ASSETS		#	\$
46	AMERICAN EXPRESS CENTURION BANK		0	\$0	1.	RESOURCE BANK		7	\$2,595,000
47	BANK OF FLOYD	EXP	0	\$0	2.	CARDINAL BANK		2	\$1,080,000
48	BANK OF SOUTHSIDE VIRGINIA, THE		0	\$0	3.	TEMECULA VALLEY BANK		1	\$1,026,000
49	BAY COMMUNITY BANK	EXP	0	\$0	4.	AMERICAN NATIONAL BANK & TRUST CO.		1	\$618,462
50	BEACH BUSINESS BANK		0	\$0	5.	WILSHIRE STATE BANK		1	\$259,000
51	BUCKHEAD COMMUNITY BANK, N.A.		0	\$0					
52	CAPITAL PACIFIC BANK		0	\$0		MAJOR BANKS (MORE THAN \$2.0B IN ASSETS)		#	\$
53	CENTER BANK		0	\$0	1.	INNOVATIVE BANK		39	\$670,000
54	CHESAPEAKE BUSINESS FINANCE CORP.	CDC	0	\$0	2.	CAPITAL ONE, FEDERAL SAVINGS BANK		36	\$1,630,000
55	CITIZENS & FARMERS BANK	EXP	0	\$0	3.	BANK OF AMERICA, N.A.		32	\$811,500
56	CITIZENS BANK (ELIZABETHTON, TN)		0	\$0	4.	PNC BANK, N.A.		14	\$3,560,000
57	COMERICA BANK	PLP	0	\$0	5.	BRANCH BANKING AND TRUST COMPANY		14	\$3,484,700
58	COMMUNITY SOUTH BANK	PLP	0	\$0					
59	CONSOLIDATED BANK & TRUST COMPANY		0	\$0		NON-BANK LENDERS		#	\$
60	CRATER DEVELOPMENT COMPANY	CDC	0	\$0	1.	CIT SMALL BUSINESS LENDING CORP.		13	\$5,857,000
61	EVb (formerly Bank of Northumberland, Inc.)	EXP	0	\$0	2.	SUPERIOR FINANCIAL GROUP, LLC		10	\$70,000
62	FIRST BANK		0	\$0	3.	BUSINESS LOAN CENTER, THE		7	\$1,096,000
63	FIRST COMMUNITY BANK		0	\$0	4.	NEWTEK SMALL BUSINESS FINANCE, INC.		6	\$900,300
64	FIRST MARKET BANK, F.S.B.	EXP	0	\$0	5.	POPULAR SMALL BUSINESS FINANCING		4	\$2,335,000
65	FIRST NATIONAL BANK	EXP	0	\$0					
66	FIRST NATIONAL BANK OF ARIZONA		0	\$0		CREDIT UNIONS			
67	FIRST-CITIZENS BANK & TRUST COMPANY		0	\$0	1.	UVA COMMUNITY CREDIT UNION, INC.		1	\$75,000
68	FOSTER BANK	PLP	0	\$0					
69	FRANKLIN COMMUNITY BANK, N.A.	EXP	0	\$0		CERTIFIED DEVELOPMENT COMPANIES		#	\$
70	GREATER BAY BANK, N.A.		0	\$0	1.	BUSINESS FINANCE GROUP, INC.		17	\$11,068,000
71	HANMI BANK	PLP	0	\$0	2.	TIDEWATER BUSINESS FINANCING CORP.		8	\$3,089,000
72	HERITAGE BANK AND TRUST		0	\$0	3.	RAPPAHANNOCK ECONOMIC DEV. CORP.		4	\$1,115,000
73	HIGHLANDS UNION BANK		0	\$0	4.	JAMES RIVER DEVELOPMENT CORP.		3	\$2,210,000
74	INDEPENDENCE BANK	EXP	0	\$0	5.	RICHMOND ECONOMIC DEVELOPMENT CORP.		1	\$578,000
75	LEHMAN BROTHERS SMALL BUSINESS FINANCE	PLP	0	\$0	6.	CRATER DEVELOPMENT COMPANY		0	\$0
76	MAINSTREET BANK		0	\$0					
77	MAINSTREET LENDER 7(A), LLC		0	\$0		504 - FIRST TRUST		#	\$
78	MARATHON BANK, THE		0	\$0	1.	SUNTRUST BANK		4	\$956,500
79	MARSHALL NATIONAL BANK & TRUST COMPANY	EXP	0	\$0	2.	BRANCH BANKING AND TRUST COMPANY		3	\$5,604,000
80	MERCANTILE PENINSULA BANK	EXP	0	\$0	3.	FIRST MARKET BANK, FSB		3	\$1,201,220
81	MID-ATLANTIC BUSINESS FINANCE COMPA NY	CDC	0	\$0	4.	BANK OF AMERICA, N.A.		2	\$4,105,000
82	MONARCH BANK	EXP	0	\$0	5.	UNITED CENTRAL BANK		2	\$2,294,135

SBAExpress (EXP), Preferred Lender Program (PLP), Community Express (CEX) Lenders receive a loan guaranty from SBA within 24 hours.  
Certified Development Company (CDC)-Long term, fixed rate financing for major fixed assets, such as land buildings.